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|--|----------------------------------|---|
| Information to identify the case: | | |
| Debtor 1: | Michael R Smith | Social Security number or ITIN: xxx-xx-4780 |
| | First Name Middle Name Last Name | EIN: --_----- |
| Debtor 2: | Kelly A Hamburg | Social Security number or ITIN: xxx-xx-7665 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN: --_----- |
| United States Bankruptcy Court: | District of New Jersey | Date case filed for chapter: 13 1/18/19 |
| Case number: | 19-11154-JNP | |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| | About Debtor 1: | About Debtor 2: |
|--|---|---|
| 1. Debtor's full name | Michael R Smith | Kelly A Hamburg |
| 2. All other names used in the last 8 years | | aka Kelly A Simon |
| 3. Address | 107 Bowling Green Voorhees, NJ 08043 | 107 Bowling Green Voorhees, NJ 08043 |
| 4. Debtor's attorney Name and address | Joseph J. Rogers Washington Professional Campus 900 Route 168 Suite I-4 Turnersville, NJ 08012 | Contact phone (856) 228-7964 |
| 5. Bankruptcy trustee Name and address | Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002 | Contact phone (856) 663-5002 www.standingtrustee.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856 | 401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov . | Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 1/19/19 |

For more information, see page 2

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael R Smith
 Kelly A Hamburg
 Debtors

Case No. 19-11154-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309I

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 Total Noticed: 77

Date Rcvd: Jan 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2019.

db/jdb
 517976477 +Michael R Smith, Kelly A Hamburg, 107 Bowling Green, Voorhees, NJ 08043-4903
 517976486 +A-1 Collections Svc, 2297 State Highway 33 St, Hamilton Square, NJ 08690-1717
 517976488 ARS, PO Box 8668, Pompano Beach, FL 33075-8668
 517976488 +ARsrtat, 9800 Center Parkway #1100, Houston, TX 77036-8263
 517976489 +AT & T Mobility, PO Box 3427, Bloomington, IL 61702-3427
 517976478 +Advocare Colon and Rectal Surg, 502 Centennial Blvd #5, Voorhees, NJ 08043-9544
 517976479 +Aes/suntrust Bank, Pob 61047, Harrisburg, PA 17106-1047
 517976480 +Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
 517976481 +American Airlines AAdvantage, PO Box 13337, Philadelphia, PA 19101-3337
 517976483 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
 517976484 +Apex Asset, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
 517976485 Apex Asset Management LLC, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
 517976487 Ars Account Resolution, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323
 517976490 Bank Of America, N.a., 4161 Piedmont Pkwy, Simi Valley, CA 93065
 517976495 +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 517976498 +Cardiothoracic Surgical Specil, 705 Worthington Drive, Moorestown, NJ 08057-4409
 517976503 +Cmre Financial Svcs In, 3075 E Imperial Hwy Ste 200, Brea, CA 92821-6753
 517976504 Delaware Valley Urology LLC, PO Box 14000, Belfast, ME 04915-4033
 517976505 +Diagnostic Pathology Consultants, 575 Milltown Road, PO Box 7242,
 Rickart Collection Systems, North Brunswick, NJ 08902-7242
 517976508 Emerg Phy Assoc Of S Jersey, PO Box 189053, HRRG, Plantation, FL 33318-9053
 517976507 +Emerg Phy Assoc of S Jersey, 1801 Nw 66th Ave Ste 200, Ars Account Resolution,
 Plantation, FL 33313-4571
 517976506 Emerg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
 517976509 Emrg Phy Assoc Of S Jersey, PO Box 63599, Cincinnati, OH 45263-5999
 517976510 +Federated Law Group PLLC, 887 Donald Ross Road, Juno Beach, FL 33408-1611
 517976513 GPS Physicans Group, 101 State St, Kennett Square, PA 19348
 517976514 HRRG, PO Box 189053, Plantation, FL 33318-9053
 517976518 +Lourdes Cardiology Services PC, 63 Kresson Road, Suite 101, Cherry Hill, NJ 08034-3200
 517976519 +Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mt Laurel, NJ 08054-2239
 517976521 +++MIDLAND CREDIT MGMT, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415
 (address filed with court: Midland Credit Mgmt, 1037 Raymond Blvd Ste 710,
 Newark, NJ 07102)
 517976520 Mastercard/ American Airlines AAdvantage, Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 517976525 +New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112,
 Trenton, NJ 08625-0112
 517976527 +New York State Higher Education (HESC), 99 Washington Avenue Dept. 736,
 Albany, NY 12255-1100
 517976529 +Nyst Hghr Ed, 99 Washington Ave, Albany, NY 12255-1100
 517976530 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
 517976533 Powerback Rehabilitation, 113 South Route, Voorhees, NJ 08043-9573
 517976534 +Pulmonary And Sleep Associates Of South, 107 Berlin Road, Cherry Hill, NJ 08034-3526
 517976535 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
 517976536 +Quest Diagnostics, Arstrat, LLC, PO Box 33720, Detroit, MI 48232-3720
 517976537 Reconstructive Orthopedics PA, 4 Evesham Drive Building A Suite 100, Marlton, NJ 08053
 517976538 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
 517976539 +Rickart Coll Systems, 575 Milltown Rd, North Brunswick, NJ 08902-3336
 517976528 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, 50 Barrack Street 9th Floor, PO Box 245,
 Trenton, NJ 08695)
 517976541 +Schachter Portnoy LLC, 3490 US Route 1, Princeton, NJ 08540-5920
 517976542 +South Jersey Pulmonary Specialists, 100 Carnie Blvd A5, Voorhees, NJ 08043-4513
 517976543 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 517976544 +Stu Ln Trust, 701 East 60th Street North, Sioux Falls, SD 57104-0432
 517976546 +United States Attoney General, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
 517976548 +United States Attorney General, United States Department of Justice, Ben Franklin Station,
 P.O. Box 683, Washington, DC 20044-0683
 517976549 Virtua Health System WJE, PO Box 7044, Apex Asset Management, Lancaster, PA 17604-7044
 517976551 Virtua Health Voorhees, PO Box 8500-8267, Philadelphia, PA 19178-8267
 517976552 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
 517976554 +Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028
 517976555 ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,
 VOORHEES NJ 08043-4408
 (address filed with court: West Jersey Anesthesia Associates, 102E Centre Blvd,
 Marlton, NJ 08053-4129)

District/off: 0312-1

User: admin
Form ID: 309I

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Total Noticed: 77

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jjresq@comcast.net Jan 23 2019 00:01:45 Joseph J. Rogers,
Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012
tr +E-mail/Text: pmarraffa@standingtrustee.com Jan 23 2019 00:02:08 Isabel C. Balboa,
Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,
Cherry Hill, NJ 08002-2977
smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 00:02:53 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2019 00:02:51 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517976482 +EDI: AMEREXPR.COM Jan 23 2019 04:38:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
517976492 EDI: BMW.COM Jan 23 2019 04:38:00 Bmw Financial Services, 5515 Parkcenter Cir,
Dublin, OH 43017
517976491 +EDI: TSYS2.COM Jan 23 2019 04:38:00 Barclays Bank Delaware, Attn: Bankruptcy,
P.O. Box 8801, Wilmington, DE 19899-8801
517976493 +EDI: RESURGENT.COM Jan 23 2019 04:38:00 Cach, Llc, 4340 S Monaco St Unit 2,
Denver, CO 80237-3485
517976494 +E-mail/Text: bankruptcy@cavps.com Jan 23 2019 00:03:06 Calvary SPV I LLC,
500 Summit Lake Drive, Valhalla, NY 10595-1340
517976496 +EDI: CAPITALONE.COM Jan 23 2019 04:38:00 Capital One, Po Box 30281,
Salt Lake City, UT 84130-0281
517976497 +EDI: CAPITALONE.COM Jan 23 2019 04:38:00 Capital One, Po Box 30253,
Salt Lake City, UT 84130-0253
517976500 +EDI: MERRICKBANK.COM Jan 23 2019 04:38:00 Carson Smithfield LLC, PO Box 9216,
Old Bethpage, NY 11804-9016
517976501 +EDI: CHASE.COM Jan 23 2019 04:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517976511 +E-mail/Text: bknotices@fenton-mcgarvey.com Jan 23 2019 00:02:08
Fenton McGarvey Law Firm PSC, 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
517976512 EDI: RMSC.COM Jan 23 2019 04:38:00 GE Capital Retail Bank, PO Box 965004,
Orlando, FL 32896-5004
517976516 +EDI: IIC9.COM Jan 23 2019 04:38:00 I C System Inc, Po Box 64378,
Saint Paul, MN 55164-0378
517976517 EDI: IRS.COM Jan 23 2019 04:38:00 Internal Revenue Service, ATTN: Bankruptcy Department,
P.O. Box 7346, Philadelphia, PA 19101-7346
517976522 +EDI: MID8.COM Jan 23 2019 04:38:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
517976524 +EDI: NAVIENTFKASMSERV.COM Jan 23 2019 04:38:00 Navient, Po Box 9500,
Wilkes Barre, PA 18773-9500
517976523 +EDI: NAVIENTFKASMSERV.COM Jan 23 2019 04:38:00 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655
517976532 EDI: PRA.COM Jan 23 2019 04:38:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541
517976531 +EDI: PRA.COM Jan 23 2019 04:38:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
517976540 EDI: RMCB.COM Jan 23 2019 04:38:00 RMCB, PO Box 1235, Elmsford, NY 10523-0935
517976547 +E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 00:02:53 United States Attorney,
Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517976515* HRRG, PO Box 189053, Plantation, FL 33318-9053
517976526* +New Jersey Attorney General Office, Division of Law, 25 Market Street, PO Box 112,
Trenton, NJ 08625-0112
517976550* Virtua Health System WJE, PO Box 7044, Apex Asset Management, Lancaster, PA 17604-7044
517976553* +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028
517976556* ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,
VOORHEES NJ 08043-4408
(address filed with court: West Jersey Anesthesia Associates, 102E Centre Blvd,
Marlton, NJ 08053-4129)
517976499 ##+Care Centrix, PO Box 7780, London, KY 40742-7780
517976502 ##Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052
517976545 ##+The Law Firm Of Ryan E. Calef & Assoc., 1276 Veterans Highway Suite E-1,
Bristol, PA 19007-2597

TOTALS: 0, * 5, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-1

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2019 at the address(es) listed below:
NONE.

TOTAL: 0